

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dale Edward Richmond
Eleanor Evelyn Richmond
Debtors

Case No. 14-02225-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRadginsk
Form ID: 3180W

Page 1 of 3
Total Noticed: 86

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb +Dale Edward Richmond, Eleanor Evelyn Richmond, 113 Sally Drive,
Clarks Summit, PA 18411-9524
aty +Danielle M Mulcahey, Wright & Associates, 148 Adams Avenue, Scranton, PA 18503-1806
4480440 +16001 North Dallas Parkway, Addison, TX 75001-3311
4488540 ADVANCED CALL CENTER TECHNOLOGIES LLD, PO BOX 9091, GRAY TN 37615-9091
4488546 BERKHEIMER TAX ADMINISTRATOR, PO BOX 25144, LEHIGH VALLEY PA 18002-5144
4488547 BONTON, COMENITY BONTON, PO BOX 639813, SAN ANTONIO TX 78265-9113
4488548 BOSCOVS, PO BOX 71106, CHARLOTTE NC 28272-1106
4524879 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
4488549 CAPITAL MGMT MAINTENANCE, PO BOX 864964, ORLANDO FL 32886-4964
4488597 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: THE HOME DEPOT, CREDIT SERVICES, PO BOX 182676,
COLUMBUS OH 43218-2676)
4488554 +CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES MO 63301-9816
4488555 +DANIELLE M MULCAHEY, 148 ADAMS AVENUE, SCRANTON PA 18503-1806
4488557 +DEPARTMENT OF EDUCATION, 400 MARYLAND AVENUE SW, WASHINGTON DC 20202-0008
4698256 ECMCPO BOX 16408, ST. PAUL, MN 55116-0408
4698257 ECMCPO BOX 16408, ST. PAUL, MN 55116-0408, ECMCPO BOX 16408, ST. PAUL, MN 55116-0408
4511085 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
4488560 FIRST NATIONAL BANK OMAHA, PO BOX 2557, OMAHA NE 68103-2557
4488561 FIRST NATIONAL CREDIT CARD CENTER, 1620 DODGE ST STOP 3105, OMAHA NE 68197-3105
4490874 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197-0003
4488564 HOLIDAY INN CLUB VACATIONS, PO BOX 864958, ORLANDO FL 32886-4958
4488570 LACKAWANNA COUNTY COLLECTOR OF TAXES, PO BOX 709, SCRANTON PA 18501-0709
4488571 #+LACKAWANNA COUNTY TAX CLAIM BUREAU, 135 JEFFERSON AVENUE, SCRANTON PA 18503-1716
4488572 #+LACKAWANNA COUNTY TREASURER, 135 JEFFERSON AVENUE, SCRANTON PA 18503-1717
4653247 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4488578 +NEWTON TOWNSHIP, 1528 NEWTON-RANSOM BLVD, CLARKS SUMMIT PA 18411-9687
4502429 +Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147
4547527 Navient Solutions, Inc on Behalf of the, Department of Education, Navient Solutions, Inc,
Department of Education Loan Services, P O Box 9635, Wilkes Barre, PA 18773-9635
4488584 ORANGE LAKE RESORT AND COUNTRY CLUB, PO BOX 850001, ORLANDO FL 32885-0081
4488585 PA DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, PO BOX 280432,
HARRISBURG PA 17128-0432
4488588 PNC BANK, PO BOX 747066, PITTSBURGH PA 15274-7066
4488587 PNC BANK, PO BOX 747032, PITTSBURGH PA 15274-7032
4490143 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
4488589 +PORTNOFF LAW ASSOCIATES LTD, PO BOX 3020, NORRISTOWN PA 19404-3020
4488592 +RUTH E HAYDEN TAX COLLECTOR, 12014 VALLEY VIEW DR, CLARKS SUMMIT PA 18411-9582
4488596 #+SINGLE TAX OFFICE, 100 MALL AT STEAMTOWN UNIT 216, SCRANTON PA 18503-2047
4488598 +TIFFANY RICHMOND, 113 SALLY DRIVE, CLARKS SUMMIT PA 18411-9524
4488599 VELDOS LLC, 435 DEVON PARK DRIVE, 500 BUILDING, WAYNE PA 19087

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: ECMC.COM Mar 29 2019 22:53:00 ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
4515144 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 18:48:08 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4488541 EDI: RMSC.COM Mar 29 2019 22:53:00 AMERICAN EAGLE OUTFITTERS, AEO GECRB, PO BOX 530942,
ATLANTA GA 30353-0942
4488542 EDI: AMEREXPR.COM Mar 29 2019 22:53:00 AMERICAN EXPRESS, PO BOX 1270,
NEWARK NJ 07101-1270
4522749 EDI: BECKLEE.COM Mar 29 2019 22:53:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4515064 EDI: AIS.COM Mar 29 2019 22:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4488543 EDI: BANKAMER.COM Mar 29 2019 22:53:00 BANK OF AMERICA, US AIRWAYS, PO BOX 15019,
WILMINGTON DE 19886-5019
4488544 EDI: BANKAMER.COM Mar 29 2019 22:53:00 BANK OF AMERICA HOME LOANS, PO BOX 5170,
SIMI VALLEY CA 93062-5170
4488545 EDI: BANKAMER.COM Mar 29 2019 22:53:00 BANK OF AMERICA NA, PO BOX 15222,
WILMINGTON DE 19886-5222
4488550 EDI: CAPITALONE.COM Mar 29 2019 22:53:00 CAPITAL ONE BANK NA, PO BOX 71083,
CHARLOTTE NC 28272-1083
4488551 EDI: CHASE.COM Mar 29 2019 22:53:00 CARDMEMBER SERVICES, PO BOX 15123,
WILMINGTON DE 19850-5123
4488552 +EDI: RMSC.COM Mar 29 2019 22:53:00 CARE CREDIT, PO BOX 965052, ORLANDO FL 32896-5052
4522009 +E-mail/Text: bncmail@w-legal.com Mar 29 2019 18:48:08 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4488553 +EDI: CHASE.COM Mar 29 2019 22:53:00 CHASE, CARDMEMBER SERVICE, PO BOX 15153,
WILMINGTON DE 19850-5153
4536520 EDI: BL-BECKET.COM Mar 29 2019 22:53:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4488556 EDI: RCSDELL.COM Mar 29 2019 22:53:00 DELL PREFERRED ACCOUNT, PAYMENT PROCESSING CENTER,
PO BOX 6403, CAROL STREAM IL 60197-6403

4488558 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2019 18:48:02 DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTENTION BANKRUPTCY DIVISION, HARRISBURG PA 17128-0946

4488559 EDI: DISCOVER.COM Mar 29 2019 22:53:00 DISCOVER, PO BOX 71084, CHARLOTTE NC 28272-1084

4493420 +EDI: TSYS2.COM Mar 29 2019 22:53:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

4490940 EDI: DISCOVER.COM Mar 29 2019 22:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

4488562 EDI: RMSC.COM Mar 29 2019 22:53:00 GE CAPITAL RETAIL BANK AEO INC, PO BOX 530942,
ATLANTA GA 30353-0942

4488563 +EDI: RMSC.COM Mar 29 2019 22:53:00 GEMB OLD NAVY, PO BOX 965005, ORLANDO FL 32896-5005

4488565 E-mail/Text: bankruptcy@hsn.net Mar 29 2019 18:48:13 HSN, PO BOX 9090,
CLEARWATER FL 33758-9090

4488566 EDI: HY11.COM Mar 29 2019 22:53:00 HYUNDAI MOTOR FINANCE, PO BOX 660891,
DALLAS TX 75266-0891

4547692 +EDI: HY11.COM Mar 29 2019 22:53:00 Hyundai Lease Titling Trust, PO Box 20809,
Fountain Valley, CA 92728-0809

4488567 EDI: IRS.COM Mar 29 2019 22:53:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA PA 19101-7346

4488568 EDI: RMSC.COM Mar 29 2019 22:53:00 JCPENNEY, GECRB JCP, PO BOX 960090,
ORLANDO FL 32896-0090

4488569 EDI: CBSKOHL.S.COM Mar 29 2019 22:53:00 KOHLS, KOHLS PAYMENT CENTER, PO BOX 2983,
MILWAUKEE WI 53201-2983

4488569 E-mail/Text: bncnotices@becket-lee.com Mar 29 2019 18:47:56 KOHLS, KOHLS PAYMENT CENTER,
PO BOX 2983, MILWAUKEE WI 53201-2983

4545968 EDI: RESURGENT.COM Mar 29 2019 22:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

4488573 +EDI: TSYS2.COM Mar 29 2019 22:53:00 MACYS, DEPARTMENT STORES NATIONAL BANK,
PO BOX 183083, COLUMBUS OH 43218-3083

4488574 EDI: CHASE.COM Mar 29 2019 22:53:00 MARRIOTT REWARDS, CARDMEMBER SERVICE, PO BOX 15153,
WILMINGTON DE 19886-5153

4488575 E-mail/Text: litigationintake@metlife.com Mar 29 2019 18:48:17
METROPOLITAN LIFE INSURANCE COMPANY, PO BOX 7250, JOHNSTOWN PA 15907-7250

4540430 EDI: NAVIENTFKASMSERV.COM Mar 29 2019 22:53:00 Navient Solutions, Inc., P.O. Box 9640,
Wilkes-Barre, PA 18773-9640

4488579 EDI: RMSC.COM Mar 29 2019 22:53:00 OLD NAVY GEMB, PO BOX 530942, ATLANTA GA 30353-0942

4488580 +EDI: AGFINANCE.COM Mar 29 2019 22:53:00 ONEMAIN, 6801 COLWELL BLVD,
IRVING TX 75039-3198

4488581 +EDI: AGFINANCE.COM Mar 29 2019 22:53:00 ONEMAIN FINANCIAL, 239 NORTHERN BLVD,
CLARKS SUMMIT PA 18411-9302

4488582 EDI: AGFINANCE.COM Mar 29 2019 22:53:00 ONEMAIN FINANCIAL, PO BOX 183172,
COLUMBUS OH 43218-3172

4488583 +E-mail/Text: bankruptcy@orangelake.com Mar 29 2019 18:47:55
ORANGE LAKE RESORT AND COUNTRY CLUB, 8505 W IRLO BRONSON MEMORIAL HWY,
KISSIMMEE FL 34747-8201

4488586 +E-mail/Text: taxbankruptcy@osceola.org Mar 29 2019 18:48:12 PATSY HEFFNER CFC,
OSCEOLA COUNTY TAX COLLECTOR, 2501 E IRLO BRONSON MEMORIAL HWY, KISSIMMEE FL 34744-4909

4540204 EDI: PRA.COM Mar 29 2019 22:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

4488590 +E-mail/Text: bankruptcy@prosper.com Mar 29 2019 18:48:14 PROSPER FUNDING LLC,
101 SECOND ST 15TH FL, SAN FRANCISCO CA 94105-3672

4488591 +E-mail/Text: bankruptcy@prosper.com Mar 29 2019 18:48:14 PROSPER MARKETPLACE INC,
111 SUTTER ST FL 22, SAN FRANCISCO CA 94104-4540

4512133 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2019 18:48:02
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

4512219 EDI: Q3G.COM Mar 29 2019 22:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

4515832 EDI: Q3G.COM Mar 29 2019 22:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

4488593 EDI: NAVIENTFKASMSERV.COM Mar 29 2019 22:53:00 SALLIE MAE, PO BOX 13611,
PHILADELPHIA PA 19101-3611

4488594 EDI: SEARS.COM Mar 29 2019 22:53:00 SEARS MASTERCARD, SEARS CREDIT CARDS, PO BOX 183082,
COLUMBUS OH 43218-3082

4488595 EDI: SEARS.COM Mar 29 2019 22:53:00 SEARS PREMIER, SEARS CREDIT CARDS, PO BOX 183081,
COLUMBUS OH 43218-3081

4488600 EDI: VERIZONCOMB.COM Mar 29 2019 22:53:00 VERIZON WIRELESS, PO BOX 25505,
LEHIGH VALLEY PA 18002-5505

TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)

4512379* +16001 North Dallas Parkway, Addison, TX 75001-3311

4518174* +16001 North Dallas Parkway, Addison, TX 75001-3311

4488539* +DALE EDWARD RICHMOND, 113 SALLY DRIVE, CLARKS SUMMIT PA 18411-9524

4511011* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

4488538* +ELEANOR EVELYN RICHMOND, 113 SALLY DRIVE, CLARKS SUMMIT PA 18411-9524

4653248* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

4488601* VERIZON WIRELESS, PO BOX 25505, LEHIGH VALLEY PA 18002-5505

4488577 ###MONARCH RECOVERY MANAGEMENT INC, PO BOX 16119, PHILADELPHIA PA 19114-0119

4488576 ###MONARCH RECOVERY MANAGEMENT INC, 10965 DECATUR RD, PHILADELPHIA PA 19154-3210

TOTALS: 0, * 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 29, 2019 at the address(es) listed below:

Brett Freeman on behalf of Debtor 1 Dale Edward Richmond bfecf@bankruptcypa.com,
brettfreemanecf@gmail.com;usbkct@bankruptcypa.com;kecf@bankruptcypa.com;ivms@bankruptcypa.com;nec
f@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com

Brett Freeman on behalf of Debtor 2 Eleanor Evelyn Richmond bfecf@bankruptcypa.com,
brettfreemanecf@gmail.com;usbkct@bankruptcypa.com;kecf@bankruptcypa.com;ivms@bankruptcypa.com;nec
f@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com

Carlo Sabatini on behalf of Debtor 1 Dale Edward Richmond usbkct@bankruptcypa.com,
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptc
ypa.com;G62721@notify.cincompass.com

Carlo Sabatini on behalf of Debtor 2 Eleanor Evelyn Richmond usbkct@bankruptcypa.com,
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptc
ypa.com;G62721@notify.cincompass.com

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Nicole Bernadette LaBletta on behalf of Creditor Bank of America, N.A.
nlabletta@pincuslaw.com, vbarber@pincuslaw.com,tbougoneau@pincuslaw.com

Nicole Bernadette LaBletta on behalf of Creditor Bank of America, N.A. nlabletta@pincuslaw.com,
vbarber@pincuslaw.com,tbougoneau@pincuslaw.com

Thomas I Puleo on behalf of Creditor Bank of America, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Dale Edward Richmond**
First Name Middle Name Last Name
Debtor 2 **Eleanor Evelyn Richmond**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-02225-RNO**

Social Security number or ITIN **xxx-xx-5658**
EIN --
Social Security number or ITIN **xxx-xx-9174**
EIN --

Order of Discharge

12/18

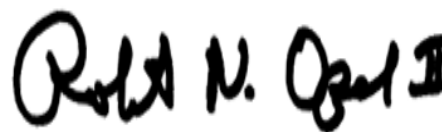
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale Edward Richmond
aka Dale E Richmond

Eleanor Evelyn Richmond
aka Eleanor Richmond

3/29/19

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.